



14230 U.S. PTO

032204

Frederick P. Fish  
1855-1930

W.K. Richardson  
1859-1951

# FISH & RICHARDSON P.C.

March 22, 2004

Attorney Docket No.: 14053-003001

## Mail Stop Patent Application

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Presented for filing is a new patent application claiming priority from a provisional patent application of:

Applicant: JUDITH KLUGMAN

Title: FLEXIBLE CATASTROPHE BOND

Enclosed are the following papers, including those required to receive a filing date under 37 CFR §1.53(b):

	<u>Pages</u>
Specification	17
Claims	6
Abstract	1
Cover Sheet	1
Declaration	2
Drawing(s)	4

### Enclosures:

- Limited Recognition under 37 CFR § 10.9(b) (1 page)
- Request for Non-Publication (1 page)
- Postcard.

Under 35 USC §119(e)(1), this application claims the benefit of prior U.S. provisional application 60/457,423, filed March 24, 2003.

Basic filing fee	\$770-
Total claims in excess of 20 times \$18	\$54
Independent claims in excess of 3 times \$86	\$172
Fee for multiple dependent claims	\$0
Total filing fee:	\$996

500 Arguello Street  
Suite 500  
Redwood City, California  
94063-1526

Telephone  
650 839-5070

Facsimile  
650 839-5071

Web Site  
www.fr.com

22856 U.S. PTO  
10/806572



BOSTON

DALLAS

DELAWARE

NEW YORK

SAN DIEGO

SILICON VALLEY

TWIN CITIES

WASHINGTON, DC

CERTIFICATE OF MAILING BY EXPRESS MAIL

Express Mail Label No. EV 321 383 431 US

March 22, 2004  
Date of Deposit

FISH & RICHARDSON P.C.

Commissioner for Patents

March 22, 2004

Page 2

A check for the filing fee is enclosed. Please apply any other required fees or any credits to deposit account 06-1050, referencing the attorney docket number shown above.

If this application is found to be incomplete, or if a telephone conference would otherwise be helpful, please call the undersigned at (650) 839-5070.

Kindly acknowledge receipt of this application by returning the enclosed postcard.

Brenda Leeds Binder has been given limited recognition under 37 CFR §10.9(b) as an employee of the Fish & Richardson PC law firm to prepare and prosecute patent applications wherein the patent applicant is a client of Fish & Richardson PC and the attorney or agent of record in the applications is a registered practitioner who is a member of Fish & Richardson, which is the case in the present application. A copy of the Limited Recognition document, which expires July 16, 2004, is attached hereto.

Please direct all correspondence to the following:

26181

PTO Customer Number

Respectfully submitted,



Brenda Leeds Binder

Limited Recognition under 37 CFR § 10.9(b)

Enclosures

BLB/lah

50205472.doc

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

<b>REQUEST AND CERTIFICATION UNDER 35 U.S.C. 122(b)(2)(B)(i)</b>	First Named Inventor	Judith Klugman
	Title	Flexible Catastrophe Bond
	Atty Docket Number	14053-003001

I hereby certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

3/22/04  
Date

  
Brenda Leeds Binder

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application upon filing.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant must notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).

Brenda Leeds Binder has been given limited recognition under 37 CFR § 10.9(b) as an employee of the Fish & Richardson PC law firm to prepare and prosecute patent applications wherein the patent applicant is a client of Fish & Richardson PC and the attorney or agent of record in the applications is a registered practitioner who is a member of Fish & Richardson, which is the case in the present application. A copy of the Limited Recognition document, which expires July 16, 2004, is attached hereto.

**Burden Hour Statement:** This collection of information is required by 37 CFR 1.213(a). The information is used by the public to request that an application not be published under 35 U.S.C. 122(b) (and the PTO to process that request). Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This form is estimated to take 6 minutes to complete. This time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.